

Claims:

1. Cancelled.

2. (Currently amended) A method for providing a simultaneous or coincident multiple death insurance policy for one person and another person, the method comprising:

identifying the persons as insured parties under the insurance policy, the insurance policy being a stand-alone policy independent in effect from other insurance benefits either or both persons are eligible for;

obtaining information regarding the persons;

entering information regarding the persons into a data processing apparatus and determining in the data processing apparatus the eligibility of each of the persons by comparing information received regarding each of the persons with one or more standards stored in the data processing apparatus;

entering information related to a death benefit amount into the data processing apparatus and determining a death benefit amount based upon a probability of the simultaneous or coincident death of the persons, ~~and a probability of the coincident death of one person and permanent incapacity of the another person~~ within a benefit qualification time frame, the death benefit amount having a fixed value and being determined independent of other risk exposures of either or both persons and independent of one or more other insurance benefits either or both persons are eligible for;

entering information related to at least one beneficiary of the insurance policy into the data processing apparatus;

entering information related to a the benefit qualification time frame into the data processing apparatus, the benefit qualification time frame being a term of the insurance policy; and

generating the insurance policy using the data processing apparatus from the information relating to the eligible persons, the death benefit amount, the at least one beneficiary, and the benefit qualification time frame, the insurance policy creating an obligation of an insurer to pay the death benefit amount only upon the confirmation of ~~at least one of:~~ (i) the occurrence of simultaneous or coincident death of the persons at substantially the same time or within the benefit qualification time frame, ~~and (ii) the occurrence of death of one of the persons and the permanent incapacity of another of the persons within the benefit qualification time frame, the payment of the death benefit~~

amount being independent of one or more other benefit payments either or both persons are eligible for.

3-9. Cancelled.

10. (Previously presented) The method of claim 2 wherein the at least one beneficiary is financially dependent upon at least one of the persons.

11. (Previously presented) The method of claim 2 wherein obtaining information regarding the persons includes obtaining responses to one or more questions.

12. Cancelled.

13. (Previously presented) The method of claim 2 wherein the insurance policy includes a term to designate a period of time the insurance policy is effective.

14. (Currently amended) A computer implemented method for providing a simultaneous or coincident multiple death insurance policy for one person and another person, the method comprising:

entering information identifying the persons as insured parties under the insurance policy into a computer, the insurance policy being a ~~stand-alone~~ stand-alone policy independent in effect from other insurance policies providing benefits for either or both persons;

obtaining information regarding eligibility of each of the persons and entering such information into the computer;

entering instructions into the computer to compare eligibility information of each of the persons with one or more standards stored in the computer;

entering information into the computer relating to ~~at least one~~ a death benefit amount, ~~and determining~~ the death benefit amount having a fixed value and being determined independent of other risk exposures of either or both persons and independent of one or more other insurance benefits either or both persons are eligible for;

entering information into the computer identifying at least one beneficiary and identifying a benefit qualification time frame

entering instructions into the computer to generate the insurance policy from information relating to the eligible persons, the ~~at least one~~ death benefit amount, the ~~at least one~~ beneficiary, and the benefit qualification time frame, the insurance policy creating an obligation of an insurer to pay the ~~at least one~~ death benefit amount only upon the confirmation of ~~at least one of~~ (i) the occurrence of simultaneous or coincident death of the persons at substantially the same time or within the benefit qualification time frame, and (ii) ~~the occurrence of death of one of the persons and the permanent incapacity of another of the persons within the benefit qualification time frame, the~~ payment of the death benefit amount being independent of one or more other benefit payments either or both persons are eligible for.

15-16. Cancelled.

17. (Currently amended) The method of claim 14 wherein the ~~at least one~~ benefit amount includes a benefit amount of the full fixed value that the insurer is obligated to pay to the at least one beneficiary upon the confirmation of the death ~~or permanent incapacity~~ of the another person.

18-19. Cancelled.

20. Cancelled.

21-25. Cancelled.

26. (Previously presented) The method of claim 14 wherein the at least one beneficiary is financially dependent upon at least one of the persons.

27. (Currently amended) The method of claim 14 wherein obtaining information regarding the persons includes obtaining responses to one or more questions.

28. Cancelled.

29. (Currently amended) An insurance system for providing a simultaneous or coincident multiple death insurance policy for one person and another person, the system comprising:

- at least one data processing apparatus;
- at least one input apparatus operatively connected to the data processing apparatus for inputting information and instructions;
- the data processing apparatus having one or more standards of eligibility stored therein;
- inputted information in the data processing apparatus identifying the persons as insured parties under the insurance policy, the insurance policy being a stand-alone policy independent in effect from other insurance policies providing benefits for either or both persons;
- inputted information in the data processing apparatus related to eligibility of the persons;
- inputted instructions in the data processing apparatus to compare the inputted information related to eligibility of the persons with the one or more stored standards of eligibility and to determine eligibility of the persons;
- inputted information in the data processing apparatus relating to ~~at least one a~~ death benefit amount, the death benefit amount having a fixed value and being determined independent of other risk exposures of either or both persons and independent of one or more other insurance benefits either or both persons are eligible for;
- inputted information in the data processing apparatus related to at least one beneficiary and a benefit qualification time frame;
- inputted instructions in the data processing apparatus to generate the insurance policy, ~~wherein the insurance policy creates representing~~ an obligation of an insurer to pay the death benefit amount only upon the confirmation of ~~at least one of: (i) the occurrence of simultaneous or coincident death of the persons at substantially the same time or within the benefit qualification time frame, and (ii) the occurrence of death of one of the persons and the permanent incapacity of another of the persons within the benefit qualification time frame, the~~ payment of the death benefit amount being

independent of one or more other benefit payments either or both persons are eligible for;
and

an output apparatus operatively connected to the data processing apparatus to
produce the insurance policy.

30-36. Cancelled.

37. (Previously presented) The method of claim 29 wherein the at least one beneficiary is financially dependent upon at least one of the persons.

38. (Previously presented) The method of claim 29 wherein obtaining information regarding the persons includes obtaining responses to one or more questions.

39. Cancelled.

40. (Previously presented) The product of the method of claim 2.

41. (Previously presented) The product of the method of claim 14.

42. (Currently amended) A method for insuring at least one person and another person for the risk of simultaneous or coincident multiple death of said one and another person, or of a defined number of persons, the method comprising:

- a) establishing ~~at least one~~ a benefit payment amount of an insurance policy, said insurance policy being a stand-alone policy independent in effect from other insurance policies providing benefits for either or both persons, or any of said defined number of persons, and said benefit payment having a fixed value and being determined independent of other risk exposures of either or both persons and independent of one or more insurance benefits either or both persons are eligible for, said benefit payment being a term of said insurance policy;
- b) establishing a benefit qualification time frame, said benefit qualification time frame being a term of said insurance policy;
- c) identifying said persons as insureds under said insurance policy;
- d) identifying at least one beneficiary of said insurance policy; and
- e) said insurance policy providing for payment of said ~~at least one~~ benefit payment amount only upon the confirmation of ~~at least one of:~~ (i) the occurrence of simultaneous or coincident death of said persons, or said defined number of persons, at substantially the same time or within the benefit qualification time frame, and (ii) ~~the occurrence of death of said one person, or one or more of said defined number of persons, and the permanent incapacity of said another person, or one or more of said defined number of persons, within the benefit qualification time frame, the payment of said benefit amount being independent of one or more other benefit payments either or both persons, or any of said defined number of persons, are eligible for.~~

43. (Previously presented) The method of claim 42 further comprising offering said insurance policy as a principal offer to prospective customers.

44. (Currently amended) The method of claim 42 wherein said ~~at least one~~ benefit includes a principal benefit that is provided upon the confirmation of the occurrence of death of said another person, or death of one or more of said defined number of persons within said benefit qualification time frame.

45-48. Cancelled.

49. (Currently amended) A method for insuring members of a group having at least a group member and another group member for the risk of simultaneous or coincident multiple death of said members, or of a defined number of said members of said group, the method comprising:

- a) establishing ~~at least one~~ a benefit payment of an insurance policy, said insurance policy being a stand-alone policy independent in effect from other insurance policies providing benefits for any of said group members, said benefit payment having a fixed value and being determined independent of other risk exposures of any of said group members and independent of one or more other insurance benefits any of said group members is eligible for, said benefit payment being a term of said insurance policy;
- b) establishing a benefit qualification time frame, said benefit qualification time frame being a term of said insurance policy;
- c) identifying said group members as insureds under said insurance policy;
- d) identifying at least one beneficiary of said insurance policy; and,
- e) said insurance policy providing for payment of said ~~at least one~~ benefit payment upon the confirmation of ~~at least one of:~~ (i) the occurrence of simultaneous or coincident death of said group members, or said defined number of group members, at substantially the same time or within the benefit qualification time frame, ~~and (ii) the occurrence of death of said one group member, or one or more of said defined number of group members, and the permanent incapacity of said another group member, or one or more of said defined number of group members, within said benefit qualification time frame, the payment of said benefit amount being independent of one or more other benefit payments of one or more~~ any of said group members is eligible for.

50-78. Cancelled.

79. (New) A method for insuring at least one person and another person for the risk of simultaneous or coincident multiple death of said one and another person, the method comprising:

- a) establishing a benefit amount of an insurance policy, said insurance policy being a stand-alone policy independent in effect from other insurance policies, providing benefits for either or both persons, and having a fixed value, and said benefit amount being determined independent of other risk exposures of either or both persons and independent of one or more insurance benefits either or both persons are eligible for;
- b) establishing a benefit qualification time frame, said benefit qualification time frame being a term of said insurance policy;
- c) identifying said persons as insureds under said insurance policy;
- d) identifying at least one beneficiary of said insurance policy; and
- e) said insurance policy providing for payment of said benefit amount only upon the occurrence of simultaneous or coincident death of said persons at substantially the same time or within the benefit qualification time frame, a portion of said benefit amount being paid upon the confirmation of the first death of said one person and a remainder of said benefit amount being paid upon the confirmation of the second death of said another person, the payment of said benefit amount being independent of one or more other benefit payments either or both persons are eligible for.

80. (New) The method of claim 79, wherein said portion of said benefit amount paid upon the confirmation of the first death is less than said remainder of said benefit amount paid upon the confirmation of the second death.